

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Brenda M. Cummings
 Debtor

Case No. 18-15067-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db +Brenda M. Cummings, 1759 Eden Road, Lancaster, PA 17601-5523
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14174664 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,
 Lancaster, PA 17601-4890
 14174665 +Aspire/Emerge, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
 14174666 +Bureau of Account Management, 3607 Rosemont Ave Ste 502, Po Box 8875,
 Camp Hill, PA 17001-8875
 14177900 +CAB East, LLC/Ford Motor Credit Company, LLC, c/o Howard Gershman, Esq.,
 610 York Road, Suite 200, Jenkintown, PA 19046-2867
 14184367 +Pacific Union Financial, LLC, c/o Kevin G. McDonald, Esq, 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2018 02:31:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 10 2018 02:32:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14174667 +EDI: WFNNB.COM Nov 10 2018 07:23:00 Comenity Bank/Fashion Bug, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14174669 +EDI: WFNNB.COM Nov 10 2018 07:23:00 Comenity Bank/Woman Within, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14174668 +EDI: WFNNB.COM Nov 10 2018 07:23:00 Comenity Bank/roamans, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14174670 +EDI: AMINFOFP.COM Nov 10 2018 07:23:00 First Premier Bank, Po Box 5524,
 Sioux Falls, SD 57117-5524
 14174672 +EDI: FORD.COM Nov 10 2018 07:23:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000
 14174673 +E-mail/Text: bankruptcy@loanpacific.com Nov 10 2018 02:33:09 Pacific Union Financial,
 Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500, Farmers Branch, TX 75234-6071
 14174674 +E-mail/Text: bknotice@prgmail.com Nov 10 2018 02:31:54 Paragon Revenue Group,
 Attn: Bankruptcy, 216 Le Phillip Ct Ne, Concord, NC 28025-2954
 14174675 +EDI: PRA.COM Nov 10 2018 07:23:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 14175499 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14174676 +EDI: RMSC.COM Nov 10 2018 07:23:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14174671 LINCOLN AUTOMOTIV FINANCIAL

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Brenda M. Cummings avgrbach@aol.com

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com

HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

KEVIN G. MCDONALD on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Brenda M. Cummings	Social Security number or ITIN	xxx-xx-6836
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15067-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brenda M. Cummings

11/8/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.